

**HOWARD BANCORP, INC.**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3386910	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$500	\$691	38.3%		
Loans	\$407	\$596	46.3%		
Construction & development	\$44	\$60	37.1%		
Closed-end 1-4 family residential	\$44	\$134	203.9%		
Home equity	\$7	\$17	146.3%		
Credit card	\$0	\$0			
Other consumer	\$1	\$4	411.1%		
Commercial & Industrial	\$101	\$136	34.2%		
Commercial real estate	\$195	\$226	15.5%		
Unused commitments	\$76	\$123	61.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-39.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$29	\$41	43.7%		
Cash & balances due	\$23	\$24	1.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$107			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$103			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$452	\$632	39.8%		
Deposits	\$391	\$555	42.1%		
Total other borrowings	\$61	\$67	10.0%		
FHLB advances	\$40	\$32	-20.0%		
Equity					
Equity capital at quarter end	\$48	\$59	23.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	8.5%	--		
Tier 1 risk based capital ratio	11.3%	10.1%	--		
Total risk based capital ratio	11.9%	10.7%	--		
Return on equity <sup>1</sup>	5.3%	68.0%	--		
Return on assets <sup>1</sup>	0.5%	5.9%	--		
Net interest margin <sup>1</sup>	3.9%	4.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	68.9%	66.4%	--		
Loss provision to net charge-offs (qtr)	31.1%	678.2%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.9%	0.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	0.0%	2.4%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.8%	0.8%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	3.4%	0.0%	0.2%	--
Commercial & Industrial	2.9%	2.0%	0.6%	0.1%	--
Commercial real estate	0.2%	0.1%	0.2%	0.0%	--
Total loans	0.9%	0.9%	0.2%	0.0%	--